



Provider Survey

Call your current provider to ask these questions. Once you have gathered the information, call an active provider to compare the features and benefits of your investment. If you want to make a change, your new active provider will have all the required paperwork. You may need additional paper to record your provider's answers.

Ask your inactive provider...	Record provider response	Here's what active providers say...
Product Information		
1.What type of product do I currently have?		A clear description of either a variable annuity, fixed annuity, or life insurance product is given.
2.Is there a local agent to help me with my investment questions?		An agent who is knowledgeable of the State plan investment offerings will meet with you if you ask.
3. Do I have a death benefit? If yes, how does it work?		At your death, your beneficiary will receive at least what you put in.
Fees		
4.Do you send quarterly statements to my home address? Will you explain how to read them?		<ul style="list-style-type: none"> Quarterly performance reports are sent to you. A product specialist can help you evaluate your investment activity and performance.
5.Do I currently pay an annual contract fee?		There are no annual contract fees.
6.What are my annual plan fees (administrative fee, mortality and expense fees, base fee, service fee) expressed as a percentage?		Under 1.00% of account balance (this does not include the investment management fee associated with variable rate funds)
Current account information		
7.How am I currently invested?		A summary of your investments is explained.
8.Am I able to access my account information (such as balances and transaction history) and make investment changes to my account: <ul style="list-style-type: none"> by phone with a customer service person? by automated voice (audio) response? by the internet? 		<ul style="list-style-type: none"> 24/7 account information available by phone or on line Direct access to your account information and ability to make investment changes without State approval.
Flexibility of moving your money		
9.Is there a penalty if I move my money to another provider in the State's plan? If yes, will the penalty ever go away?		No charges for transferring to a different provider.
10.What portion of my money may be withdrawn annually without a penalty? (ie:100%,10%)		No charges or restrictions for withdrawals
11.If I retire and need to take 100% of my account, will I incur a charge?		No charges for taking any or all of your money
12.What are my payment options at retirement?		<ul style="list-style-type: none"> Systematic payments (flexible or lifetime) Partial or total payment(s)